

Information to identify the case:			
Debtor 1	Zahra Salari Lak		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	20-22057-CMB		
Social Security number or ITIN		xxx-xx-5265	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 7/8/20	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Zahra Salari Lak	
2. All other names used in the last 8 years		
3. Address	2154 S Villa Dr Gibsonia, PA 15044-7473	
4. Debtor's attorney Name and address	Robert H. Slone Mahady & Mahady 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 9/1/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 5, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 12/4/20 Filing deadline: 9/16/20 Filing deadline: 1/4/21 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/5/20 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Zahra Salari Lak
 Debtor

Case No. 20-22057-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 309I

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Sep 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2020.

db Zahra Salari Lak, 2154 S Villa Dr, Gibsonsia, PA 15044-7473
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Jill Manuel-Coughlin, Powers Kirn, LLC, Eight Neshaminy Interplex, Suite 215,
 Trevoise, PA 19053-6980
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15263523 Brclysbankde, PO Box 8803, Wilmington, DE 19899-8803
 15263524 CB/Sony Visa, Attn: Bankruptcy, PO Box 182273, Columbus, OH 43218-2273
 15263525 Cb/wsvisa, PO Box 182789, Columbus, OH 43218-2789
 15263529 Comenitybank/sonyvisa, PO Box 182789, Columbus, OH 43218-2789
 15263534 Main Line Capital, 701 S Olive Ave Apt 104, West Palm Beach, FL 33401-6106
 15269940 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: robertslone223@gmail.com Sep 02 2020 12:08:52 Robert H. Slone,
 Mahady & Mahady, 223 South Maple Avenue, Greensburg, PA 15601
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2020 12:09:39
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 02 2020 12:09:39 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Sep 02 2020 12:09:55
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Sep 02 2020 12:10:21 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Sep 02 2020 13:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15263518 EDI: AMEREXPR.COM Sep 02 2020 13:03:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
 El Paso, TX 79998-1540
 15263519 EDI: AMEREXPR.COM Sep 02 2020 13:03:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 15263521 EDI: BANKAMER.COM Sep 02 2020 13:03:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 15263520 EDI: BANKAMER.COM Sep 02 2020 13:03:00 Bank of America, 4909 Savarese Cir,
 Tampa, FL 33634-2413
 15263522 EDI: TSYS2.COM Sep 02 2020 13:03:00 Barclays Bank Delaware, Attn: Bankruptcy,
 PO Box 8801, Wilmington, DE 19899-8801
 15263526 EDI: CITICORP.COM Sep 02 2020 13:03:00 Citibank, Citicorp Credit Svcs/Centr Bk Dept,
 PO Box 790034, Saint Louis, MO 63179-0034
 15263527 EDI: CITICORP.COM Sep 02 2020 13:03:00 Citicards Cbna, PO Box 6217,
 Sioux Falls, SD 57117-6217
 15263528 EDI: WFNNB.COM Sep 02 2020 13:03:00 Comenity Bank/WS Visa, Attn: Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 15263530 EDI: DISCOVER.COM Sep 02 2020 13:03:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 15263531 EDI: DISCOVER.COM Sep 02 2020 13:03:00 Discover Financial, Attn: Bankruptcy,
 PO Box 3025, New Albany, OH 43054-3025
 15263532 EDI: HFC.COM Sep 02 2020 13:03:00 HSBC Bank, Attn: Bankruptcy, PO Box 2013,
 Buffalo, NY 14240-2013
 15263533 EDI: HFC.COM Sep 02 2020 13:03:00 Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
 15263535 EDI: RMSC.COM Sep 02 2020 13:03:00 Synccb/Bp DC, C/o, PO Box 965024,
 Orlando, FL 32896-5024
 15263536 EDI: RMSC.COM Sep 02 2020 13:03:00 Synccb/tjxdc, PO Box 965015, Orlando, FL 32896-5015
 15263537 EDI: RMSC.COM Sep 02 2020 13:03:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965061,
 Orlando, FL 32896-5061
 15268827 +EDI: RMSC.COM Sep 02 2020 13:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15263538 EDI: RMSC.COM Sep 02 2020 13:03:00 Synchrony Bank/Tjx, Attn: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 15263540 EDI: LCITDAUTO Sep 02 2020 13:03:00 TD Auto Finance, Attn: Bankruptcy, PO Box 9223,
 Farmington, MI 48333-9223
 15263539 EDI: LCITDAUTO Sep 02 2020 13:03:00 TD Auto Finance, PO Box 9223,
 Farmington, MI 48333-9223
 15280260 EDI: BANKAMER.COM Sep 02 2020 13:03:00 The Bank of New York Mellon, et al,
 c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
 15263541 EDI: WFFC.COM Sep 02 2020 13:03:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 27

District/off: 0315-2

User: mgut
Form ID: 309I

Page 2 of 2
Total Noticed: 39

Date Rcvd: Sep 01, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr WELLS FARGO BANK, N.A.
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2007-1T1, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2007-1T1 bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcy@powerskirn.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone on behalf of Debtor Zahra Salari Lak robertslone223@gmail.com,
rslone@pulsenet.com;G17689@notify.cincompass.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7